

# LICENSING AND ENFORCEMENT DIVISION



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The Licensing and Enforcement Division is responsible for issuing and amending licenses granting authority to conduct business under the following acts: Consumer Financial Services Act; Credit Card Act; Mortgage Brokers, Lenders, and Servicers Licensing Act; Motor Vehicle Sales Finance Act; Regulatory Loan Act; Sale of Checks Act; and Secondary Mortgage Loan Act. For an explanation of these acts, please see the narrative of the Office of Regulation.

The division is also responsible for initiating enforcement actions against licensees in accordance with the statutes noted above and the Michigan Administrative Procedures Act. In addition, the division is responsible for handling complaints filed by consumers against licensees and registrants.

## TREND

The division has seen an approximate 25 per cent increase in the total number of licensees and registrants under the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act over the past year. Some of this increased activity can be attributed to the current refinance boom, caused in large part by low mortgage interest rates. The strong Michigan economy in general may have also contributed to the increase, as well as the fact that Michigan has a high rate of home ownership, which translates into a ready market for refinancing. In addition, the increased activity is attributable, in part, to amendments to the Secondary Mortgage Loan Act during 1997, which makes secondary mortgage licensing more attractive for companies seeking business opportunities in this area.

## AVAILABILITY OF INFORMATION

The division has made information regarding the licensing process more accessible. Applications for licensure under the Mortgage Brokers, Lenders, and Servicers Licensing Act and the Secondary Mortgage Loan Act are available on the Bureau's web site. (Home page address is on Table of Contents page.) Applications for licensure under the Motor Vehicle Sales Finance Act and Regulatory Loan Act are also available on the site. Access via the Internet to applications for licensure under the remaining acts is being planned.

### APPLICATION PROCESS

Streamlining the application process has also been a priority of the division. Several application forms have been redesigned to make them more user-friendly. The division is linked via computer to the Department of Treasury to speed background investigations on license applicants. Expanding hookups with other state agencies is also being explored.

### CONSUMER FINANCIAL SERVICES ACT

There were 124 offices operating under a "Class I" license and 67 offices operating under a "Class II" license at year-end 1997. This compares to 81 "Class I" licensees and 51 "Class II" licensees a year earlier.

### CREDIT CARD ACT

Two companies were licensed under the act as of December 31, 1997, down from 5 at year-end 1996.

### MORTGAGE BROKERS, LENDERS, AND SERVICERS LICENSING ACT

During 1997, there were 249 licenses issued and 96 licenses canceled resulting in 715 licensees at year end, up from 562 in 1996. There were 71 registrations issued and 39 registrations canceled during 1997, leaving 238 registrants at year end compared to 206 at year-end 1996.

### MOTOR VEHICLE SALES FINANCE ACT

At the end of 1997, there were 2,214 dealers licensed as installment sellers, compared to 2,168 at year-end 1996. There were 963 sales finance companies (including depository financial institutions) at year-end 1997, up slightly from 957 at year-end 1996.

### REGULATORY LOAN ACT

There were 47 licensees at year-end 1997, up from 41 at year-end 1996.

### SALE OF CHECKS ACT

At the end of 1997, there were 21 sale of checks licensees, up slightly from 18 at year-end 1996.

### SECONDARY MORTGAGE LOAN ACT

There were 431 licensees and 56 registrants under the act as of December 31, 1997. There were 375 licensees at year-end 1996. Prior to the act's amendment on August 1, 1997, registrations under the act were not permitted.

### ENFORCEMENT ACTIVITIES

*Tom Kenny & Associates, Inc.*

Tom Kenny & Associates, Inc. was licensed under the Mortgage Brokers, Lenders, and Servicers Licensing Act as a mortgage broker, lender, and servicer. The company did not renew its license effective July 1, 1997, has closed its doors, and ceased doing business.

According to consumer complaints filed with the Bureau, Tom Kenny & Associates, Inc. failed to return to consumers funds held in escrow accounts after their mortgage loans had been paid off.

The company maintained a \$100,000 letter of credit with the Commissioner, as required under the Mortgage Brokers, Lenders, and Servicers Licensing Act. In December, 1997, the Bureau filed a claim to collect a portion of the proceeds of this letter of credit. During 1998, these proceeds will be used to pay valid consumer claims.

### COMPLAINT ACTIVITIES

During 1997, the division received 321 written complaints filed against its licensees and registrants

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by consumers and creditors. The majority of these complaints were filed against mortgage companies. Many of these complaints involved problems with the mortgage application process. Others involved mortgage servicing issues. Approximately 50 of the remaining complaints were filed against motor vehicle licensees.

#### YEAR 2000

With the year 2000 approaching, the division will be revising applicable license and registration applications to assist prospective licensees and registrants in ensuring that their computer systems are in compliance.

# LICENSEES

AS OF DECEMBER 31

	1997	1996
<b>CONSUMER FINANCIAL SERVICES ACT</b>		
Number of class I licensees	124	81
Number of class II licensees	67	51
<b>CREDIT CARD ACT</b>		
Number of licensees	2	5
<b>MORTGAGE BROKERS, LENDERS, AND SERVICERS LICENSING ACT</b>		
Number of licensees	715	562
Number of registrants	238	206
<b>MOTOR VEHICLE SALES FINANCE ACT</b>		
Number of sales finance licensees	963	957
Number of installment seller licensees	2,214	2,168
<b>REGULATORY LOAN ACT</b>		
Number of licensees	47	41
<b>SALE OF CHECKS ACT</b>		
Number of licensees	21	18
<b>SECONDARY MORTGAGE LOAN ACT</b>		
Number of licensees	431	375
Number of registrants*	56	N/A

\*Statute amended in 1997 to require registration of certain entities.

# CONSUMER FINANCIAL SERVICES LICENSEES

AS OF DECEMBER 31

Licensee	City	State
Aames Funding Corporation	Southfield	MI
Aames Funding Corporation	Los Angeles	CA
Aames Funding Corporation	Sterling Heights	MI
Aames Funding Corporation	Grand Rapids	MI
Aames Funding Corporation	Los Angeles	CA
Aames Funding Corporation	Saginaw	MI
Aames Home Loan	Southfield	MI
Aames Home Loan	Los Angeles	CA
Aames Home Loan	Sterling Heights	MI
Aames Home Loan	Grand Rapids	MI
Aames Home Loan	Los Angeles	CA
Aames Home Loan	Saginaw	MI
Advanta Finance Corp.	San Diego	CA
Advanta Finance Corp.	Grand Rapids	MI
American General Finance, Inc.	Ann Arbor	MI
American General Finance, Inc.	Waterford	MI
American General Finance, Inc.	Grand Rapids	MI
American General Finance, Inc.	Kalamazoo	MI
Associates Consumer Finance Company	Salt Lake City	UT
Associates Financial Services Company of Michigan, Inc.	Saginaw	MI
Associates Financial Services Company of Michigan, Inc.	Flint	MI
Associates Financial Services Company of Michigan, Inc.	Brighton	MI
Associates Financial Services Company of Michigan, Inc.	Lansing	MI
Associates Financial Services Company of Michigan, Inc.	Lapeer	MI
Associates Financial Services Company of Michigan, Inc.	Grand Rapids	MI
Associates Financial Services Company of Michigan, Inc.	Fort Gratiot	MI
Associates Financial Services Company of Michigan, Inc.	Madison Heights	MI
Associates Financial Services Company of Michigan, Inc.	Kalamazoo	MI
Associates Financial Services Company of Michigan, Inc.	Canton	MI
Associates Financial Services Company of Michigan, Inc.	Muskegon	MI
Associates Financial Services Company of Michigan, Inc.	Traverse City	MI
Associates Financial Services Corporation	Toledo	OH
Associates Financial Services Company of Delaware, Inc.	Arlington	TX
Associates Financial Services Company of Delaware, Inc.	Irving	TX
Associates Housing Finance Services, Inc.	Irving	TX
Associates Housing Finance Services, Inc.	Cincinnati	OH
Associates Housing Finance Services, Inc.	Grand Rapids	MI

## CONSUMER FINANCIAL SERVICES LICENSEES (CONTINUED)

Licensee	City	State
Associates Housing Finance Services, Inc.	Fenton	MO
Associates Housing Finance Services, Inc.	Greensboro	NC
Associates Housing Finance Services, Inc.	Atlanta	GA
Associates Housing Finance Services, Inc.	Atlanta	GA
Avco Financial Services of Indianapolis, Inc.	Mishawaka	IN
Avco Financial Services of Indianapolis, Inc.	Goshen	IN
Avco Financial Services of Indianapolis, Inc.	Michigan City	IN
Avco Financial Services of Wisconsin, Inc.	Marinette	WI
Avco Financial Services of Wisconsin, Inc.	Niagara	WI
Avco Financial Services of Michigan, Inc.	Lansing	MI
Avco Financial Services of Michigan, Inc.	Dearborn	MI
Avco Financial Services of Indianapolis, Inc.	South Bend	IN
Avco Financial Services of Michigan, Inc.	Escanaba	MI
Avco Financial Services of Michigan, Inc.	Iron Mountain	MI
Avco Money By Mail, Inc.	Aurora	CO
Banc One Financial Services, Inc.	Bloomfield Hills	MI
Banc One Financial Services, Inc.	Taylor	MI
Banc One Financial Services, Inc.	Battle Creek	MI
Banc One Financial Services, Inc.	Dowagiac	MI
Banc One Financial Services, Inc.	Hillsdale	MI
Banc One Financial Services, Inc.	Holland	MI
Banc One Financial Services, Inc.	Kalamazoo	MI
Banc One Financial Services, Inc.	Farmington Hills	MI
Banc One Financial Services, Inc.	Sterling Heights	MI
Banc One Financial Services, Inc.	Burton	MI
Banc One Financial Services, Inc.	Ann Arbor	MI
Banc One Financial Services, Inc.	Kentwood	MI
Banc One Financial Services, Inc.	Okemos	MI
Banc One Financial Services, Inc.	Phoenix	AZ
Banc One Financial Services, Inc.	Indianapolis	IN
Banc One Financial Services, Inc.	Saginaw	MI
Banc One Financial Services, Inc.	Schaumburg	IL
Beneficial Michigan Inc.	Sterling Heights	MI
Beneficial Michigan Inc.	Columbus	OH
Beneficial Michigan Inc.	Eastpointe	MI
Beneficial Michigan Inc.	Warren	MI
Beneficial Michigan Inc.	Garden City	MI
Beneficial Michigan Inc.	Southgate	MI

## CONSUMER FINANCIAL SERVICES LICENSEES (CONTINUED)

Licensee	City	State
Beneficial Michigan Inc.	Livonia	MI
Beneficial Michigan Inc.	Royal Oak	MI
Beneficial Michigan Inc.	Burton	MI
Beneficial Michigan Inc.	Waterford	MI
Bombardier Capital Inc.	Jacksonville	FL
CMC Funding Inc.	Montgomery	AL
Commercial Credit Corporation	Solon	OH
Credicorp, Inc.	Chicago	IL
Deere Credit, Inc.	West Des Moines	IA
Dynex Financial, Inc.	Glen Allen	VA
Dynex Financial, Inc.	Troy	MI
Equivantage Inc.	Houston	TX
Financial Network Alliance, L.L.P.	Elmhurst	IL
Ford Consumer Finance Company, Inc.	Irving	TX
Ford Consumer Finance Company, Inc.	Troy	MI
Ford Consumer Finance Company, Inc.	Cincinnati	OH
Ford Consumer Finance Company, Inc.	Irving	TX
Ford Consumer Finance Company, Inc.	Grand Rapids	MI
Ford Consumer Finance Company, Inc.	Independence	OH
Ford Consumer Finance Company, Inc.	Fenton	MO
Ford Consumer Finance Company, Inc.	Irving	TX
Ford Consumer Finance Company, Inc.	Atlanta	GA
Ford Consumer Finance Company, Inc.	Greensboro	NC
Ford Consumer Finance Company, Inc.	Mishawaka	IN
Ford Consumer Finance Company, Inc.	East Lansing	MI
Ford Consumer Finance Company, Inc.	Irving	TX
Ford Motor Credit Company	Dearborn	MI
Ford Motor Credit Company	Burr Ridge	IL
Ford Motor Credit Company	Allen Park	MI
Ford Motor Credit Company	Troy	MI
Ford Motor Credit Company	Grand Rapids	MI
Ford Motor Credit Company	Okemos	MI
Ford Motor Credit Company	South Bend	IN
Ford Motor Credit Company	Appleton	WI
Ford Motor Credit Company	Findlay	OH
Ford Motor Credit Company	Dearborn	MI
Ford Motor Credit Company	Saginaw	MI
GMAC Mortgage Corporation	Troy	MI

## CONSUMER FINANCIAL SERVICES LICENSEES (CONTINUED)

Licensee	City	State
Green Tree Financial Servicing Corporation	Grand Rapids	MI
Green Tree Financial Servicing Corporation	St. Paul	MN
Green Tree Financial Servicing Corporation	Appleton	WI
Green Tree Financial Servicing Corporation	Livonia	MI
Green Tree Financial Servicing Corporation	Livonia	MI
Green Tree Financial Servicing Corporation	Carmel	IN
Green Tree Financial Servicing Corporation	Grand Rapids	MI
Green Tree Financial Servicing Corporation	Livonia	MI
Household Finance Corporation III	Dearborn Heights	MI
Household Finance Corporation III	Novi	MI
Household Finance Corporation III	Flint	MI
Household Finance Corporation III	Walker	MI
Household Finance Corporation III	Lansing	MI
Household Finance Corporation III	Farmington	MI
Household Finance Corporation III	Waterford	MI
Household Finance Corporation III	Portage	MI
Household Finance Corporation III	Fort Gratiot	MI
Household Finance Corporation III	Roseville	MI
Household Finance Corporation III	Royal Oak	MI
Household Finance Corporation III	Saginaw	MI
Household Finance Corporation III	Shelby Township	MI
Household Finance Corporation III	Canton	MI
Household Finance Corporation III	Southgate	MI
Household Finance Corporation III	Kentwood	MI
Household Finance Corporation III	Ann Arbor	MI
Household Finance Corporation III	Jackson	MI
Household Finance Corporation III	Holland	MI
Household Finance Corporation III	Muskegon	MI
Household Finance Corporation III	Battle Creek	MI
Household Finance Corporation III	Elmhurst	IL
Investaid Corporation	Birmingham	MI
Mid Am Financial Services, Inc.	Carmel	IN
Midamerican Home Equity Corp.	Columbus	OH
Money Source Financial Services, Inc.	Saline	MI
Nationscredit Financial Services Corporation	Kalamazoo	MI
Nationscredit Financial Services Corporation	Lansing	MI
Nationscredit Financial Services Corporation	Oak Park	MI
Nationscredit Financial Services Corporation	Grand Rapids	MI
Nationscredit Financial Services Corporation	Granger	IN



## CONSUMER FINANCIAL SERVICES LICENSEES (CONTINUED)

Licensee	City	State
Nationscredit Financial Services Corporation	Canton	MI
Nationscredit Financial Services Corporation	Fort Worth	TX
Nationscredit Home Equity Services Corporation	Irving	TX
Nationscredit Home Equity Services Corporation	Fort Worth	TX
Norwest Financial Michigan, Inc.	Troy	MI
Norwest Financial Michigan, Inc.	Benton Charter Township	MI
Norwest Financial Michigan, Inc.	Taylor	MI
Norwest Financial Michigan, Inc.	Canton	MI
Norwest Financial Michigan, Inc.	Grand Rapids	MI
Novus Financial Corporation	Northbrook	IL
Novus Financial Corporation	Sioux Falls	SD
Novus Financial Corporation	Murray Hill	NJ
Pacesetter Financial Services, Inc.	Big Rapids	MI
Pacesetter Financial Services, Inc.	Holland	MI
PHH Auto Finance Corporation	Mount Laurel	NJ
TCF Consumer Financial Services, Inc. / dba TCF Financial Services	Troy	MI
TCF Consumer Financial Services, Inc. / dba TCF Financial Services	Taylor	MI
TCF Consumer Financial Services, Inc. / dba TCF Financial Services	Ann Arbor	MI
TCF Consumer Financial Services, Inc. / dba TCF Financial Services	Grand Rapids	MI
TCF Consumer Financial Services, Inc. / dba TCF Financial Services	Kalamazoo	MI
TMS Mortgage Inc.	Livonia	MI
TMS Mortgage Inc.	Sacramento	CA
TMS Mortgage Inc.	Sacramento	CA
TMS Mortgage Inc.	Grand Rapids	MI
TMS Mortgage Inc.	Clark	NJ
TMS Mortgage Inc. / dba The Money Store	Sacramento	CA
TMS Mortgage Inc. / dba The Money Store	Troy	MI
TMS Mortgage Inc. / dba The Money Store	Warren	NJ
TMS Mortgage Inc. / dba The Money Store	Sacramento	CA
TMS Mortgage Inc. / dba The Money Store	Jacksonville	FL
TMS Mortgage Inc. / dba The Money Store	Tulsa	OK
TMS Mortgage Inc. / dba The Money Store	Bingham Farms	MI
Transamerica Home Loan	Los Angeles	CA
Transamerica Home Loan	Lexena	KA
Transamerica Home Loan	Schaumburg	IL
Travelers Home Mortgage Services, Inc.	Hanover	MD
Travelers Home Mortgage Services, Inc.	Newton Falls	OH
Vision Mortgage and Finance Co.	Niles	MI
Wilshire Credit Corporation	Portland	OR

## CREDIT CARD LICENSEES

AS OF DECEMBER 31

Licensee	City	State
Associates Leasing, Inc.	Carrollton	TX
Whirlpool Financial Corporation	Benton Harbor	MI

## SALE OF CHECKS LICENSEES

AS OF DECEMBER 31

Licensee	City	State/Country
American Express Travel Related Services Co., Inc.	Detroit	MI
Barclays Bank PLC	New York	NY
Citicorp	New York	NY
Comdata Network, Inc.	Brentwood	TN
Franchise S. A.	Paris	France
Integrated Payment Systems, Inc.	Englewood	CO
Interpayment Services Limited	London	England
Mid-America Money Order Company	Louisville	KY
Moneygram Payment Systems, Inc.	Lakewood	CO
Pekao Trading Corporation	New York	NY
Ria Telecommunications, Inc.	New York	NY
Security Financial Services, Inc. / dba Security Express Money Order	Southfield	MI
Societe Francaise Du Cheque De Voyage	Paris	France
Thomas Cook Australia Pty. Limited	Melbourne	Australia
Thomas Cook Currency Services Inc. / dba f/k/a Deak International Limited	New York	NY
Thomas Cook Travelers Cheques Ltd.	Peterborough	England
Thomas Cook, Inc.	New York	NY
Travelers Express Company, Inc.	Minneapolis	MN
Travellers Cheque Associates Limited	Brighton	France
U.S. Money Express Co.	Chicago	IL
Western Union Financial Services, Inc.	Upper Saddle River	NJ

# REGULATORY LOAN LICENSEES

AS OF DECEMBER 31

Licensee	City	State
Arcadia Financial Ltd.	Minneapolis	MN
Arcadia Financial Ltd.	Williamsville	NY
Banc One Financial Services, Inc.	Schaumburg	IL
Baxter Finance Corporation	Flint	MI
Burlingame Co. / dba Consolidation Mortgage Co.	Wyoming	MI
City Loan Financial Services, Inc.	Toledo	OH
City Loan Financial Services, Inc.	Toledo	OH
City Loan Financial Services, Inc.	Wauseon	OH
City Loan Financial Services, Inc.	Newton Falls	OH
City Loan Financial Services, Inc.	Northwood	OH
Commercial Credit Corporation	Lathrup Village	MI
Commercial Credit Corporation	Wyoming	MI
Commercial Credit Corporation	Troy	MI
Commercial Credit Corporation	Ann Arbor	MI
Commercial Credit Corporation	Kalamazoo	MI
Commercial Credit Corporation	Lansing	MI
Commercial Credit Corporation	Saginaw	MI
Commercial Credit Corporation	Southgate	MI
Commercial Credit Corporation	Solon	OH
Commercial Credit Loans, Inc.	Mishawaka	IN
Credit Acceptance Corporation	Southfield	MI
Empire Funding Corp.	Troy	MI
Equity One, Inc.	East Lansing	MI
Equity One, Inc.	Troy	MI
Fidelity Financial Services Inc.	Southfield	MI
GE Capital Consumer Lending, Inc.	Rolling Meadows	IL
General Acceptance Corporation	East Lansing	MI
Mac Auto Finance Corp.	Farmington Hills	MI
Mac Auto Finance Corp.	Bay City	MI
Mac Auto Finance Corp.	Grand Rapids	MI
Mac Auto Finance Corp.	Grand Rapids	MI
Mercury Finance Company of Michigan	Clinton Township	MI
Mercury Finance Company of Michigan	Taylor	MI
Mercury Finance Company of Michigan	Flint	MI
Mercury Finance Company of Michigan	Lansing	MI
Mercury Finance Company of Michigan	Kentwood	MI

## REGULATORY LOAN LICENSEES (CONTINUED)

Licensee	City	State
Mhong Financial Network	Detroit	MI
Money Store Auto Finance Inc., The	Clinton Township	MI
Money Store Auto Finance Inc., The	Sacramento	CA
Mortgage Institute of Michigan, Inc.	Southfield	MI
Muskegon Loan Co.	Muskegon	MI
Optacor Financial Services Company	Linthicum	MD
People First Finance, L.L.C.	San Diego	CA
Quality Credit Company of Zeeland Michigan, Inc.	Zeeland	MI
TNT Financial, Inc. / dba CNAC	Midland	MI
Union Acceptance Corporation	Indianapolis	IN
Walter C. Wylie & Co.	Sault Ste. Marie	MI

## SECONDARY MORTGAGE LICENSEES

AS OF DECEMBER 31

Licensee	City	State
A-AABCO America's Home Mortgage Co.	Dearborn	MI
A.R.T. Financial Services, Inc. / dba Franklin Mortgage	Holland	MI
Acceptance Mortgage Corporation	Southfield	MI
Accredited Home Lenders, Inc. / dba Axiom Financial Services	San Diego	CA
Action Financial, Inc.	Redford	MI
Advanced Innovative Mortgages, Inc.	Flint	MI
Aequi-Mutual Mortgage Corp.	Troy	MI
Affordable Finance Corporation	Bloomfield Hills	MI
AFS Financial Services, Inc.	Newport	RI
Allerton Financial Corp	Bloomfield Hills	MI
Allied Funding Corp.	Spring Arbor	MI
Alpha Mortgage Services, Inc.	Toledo	OH
Altegra Credit Company	Lansing	MI
Altegra Credit Company	Kentwood	MI
America's Moneyline, Inc.	Glen Allen	VA
American Acceptance Mortgage Corporation / dba AA Mortgage Corp.	Bloomfield Hills	MI
American General Finance, Inc. (Ind)	Angola	IN
American General Finance, Inc. (Ind)	Elkhart	IN

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
American General Finance, Inc. (Ind)	South Bend	IN
American General Finance, Inc. (Ind)	Michigan City	IN
American General Finance, Inc.	Toledo	OH
American General Finance, Inc.	Mishawaka	IN
American General Finance, Inc.	South Bend	IN
American General Finance, Inc. (Ind)	South Bend	IN
American General Finance, Inc.	Toledo	OH
American Heritage, Inc.	Prudenville	MI
American Unified Mortgage, Inc.	Oceanside	CA
Amerifirst Financial Corporation	Portage	MI
Ameriquist Mortgage Corporation	San Diego	CA
Approved Mortgages, Inc.	Canton	MI
Arnest, Stephen E.	Kalamazoo	MI
Avalon Realty And Mortgage, Inc.	Grand Rapids	MI
Ayoub, David	Southfield	MI
B & P Mortgage	Grand Rapids	MI
Ballou, Frederick Clayton	Lansing	MI
Banc One Financial Services, Inc.	Schaumburg	IL
Bass, Eugene H.	Lansing	MI
Beadle, Pamela Sue	Kalamazoo	MI
Beneficial Mortgage Co. of Indiana	Elkhart	IN
Beneficial Mortgage Co. of Ohio	Bryan	OH
Beneficial Mortgage Co. of Ohio	Toledo	OH
Beneficial Mortgage Co. of Indiana	Mishawaka	IN
Beneficial Mortgage Co. of Indiana	Laporte	IN
Beneficial Mortgage Co. of Ohio	Toledo	OH
Beneficial Mortgage Co. of Indiana	Angola	IN
Beneficial Mortgage Corporation	Brewster	NY
Beneficial Mortgage Corporation	Sterling Heights	MI
Berens, Scott Alan	Holland	MI
Birchmeier, Thomas E.	Flint	MI
Birmingham Bancorp Mortgage Corporation	West Bloomfield	MI
Blair, Grady Barksdale	Southfield	MI
Boozer, Davida Rena	Southfield	MI
Bradford Group, Inc., The / dba Bradford Home Loans	East Lansing	MI
Broersma, Joel D.	Grand Rapids	MI
Bronze Financial Services, Inc. / dba Principal Mortgage	Oak Park	MI
Brookside Mortgage Corporation	Kalamazoo	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Brown, Michael Glenn	Troy	MI
Burlingame Co. / dba Consolidation Mortgage Co.	Wyoming	MI
Bussema, Daniel Jay / dba Central States Mortgage & Financial Company	Richland	MI
Byars, Daniel Cloys	Southgate	MI
Byer, Barbara Cascade	Farmington	MI
Byer, Gerald	Farmington Hills	MI
C.M.A. Mortgage, Inc.	Pendleton	IN
Cadovich, Joann Catherine	Madison Heights	MI
California Lending Group, Inc.	Irvine	CA
Capital Direct Funding Group, Inc.	Laguna Hills	CA
Capital Mortgage Funding L.L.C.	Southfield	MI
Capstone Mortgage Corporation	Royal Oak	MI
Card, Lawrence B.	Shelby Township	MI
Carolina Mortgage Brokers, Inc.	Greensboro	NC
Carroll, Alvin	Detroit	MI
CBSK Financial Group, Inc. / dba American Home Loans	Santa Ana	CA
Central Mortgage Funding Corp.	Warren	MI
Chase Manhattan Mortgage Corporation	Woodcliff Lake	NJ
Chase Manhattan Mortgage Corporation	Denver	CO
Chase, Jeffrey H.	Farmington Hills	MI
Childs, Jr. Neil F.	Shelby	MI
Chlebana, Elizabeth M.	Wayland	MI
Choice Federal Mortgage, Inc.	Grand Rapids	MI
Choice Lending Group L.L.C.	Bloomfield Hills	MI
Cioch, Thomas H.	Southfield	MI
Citicorp Mortgage, Inc.	St. Louis	MO
Citicorp Mortgage, Inc.	St. Louis	MO
City Federal Funding & Mortgage Corporation	College Park	MD
City Loan Financial Services, Inc.	Toledo	OH
City Loan Financial Services, Inc.	Toledo	OH
City Loan Financial Services, Inc.	Wauseon	OH
City Loan Financial Services, Inc.	Newton Falls	OH
City Loan Financial Services, Inc.	Northwood	OH
Cityscape Mortgage Corp.	Elmsford	NY
Cityscape Mortgage Corp.	Oak Brook	IL
CMI Mortgage Company	Port Huron	MI
CoFinancial, Inc.	Milford	MI
Commercial Credit Corporation	Bingham Farms	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Commercial Credit Corporation	Wyoming	MI
Commercial Credit Corporation	Troy	MI
Commercial Credit Corporation	Ann Arbor	MI
Commercial Credit Corporation	Kalamazoo	MI
Commercial Credit Corporation	Lansing	MI
Commercial Credit Corporation	Saginaw	MI
Commercial Credit Corporation	Southgate	MI
Commercial Credit Corporation	Newton Falls	OH
Commercial Credit Loans, Inc.	Mishawaka	IN
Commonpoint Mortgage	Grand Rapids	MI
Commonpoint Mortgage	Saginaw	MI
Commonpoint Mortgage	Lansing	MI
Concord Financial, Inc.	West Bloomfield	MI
Concord Funding Corporation	Grand Rapids	MI
Consolidated Mortgage and Financial Services Corporation	Cary	NC
Consumer Security Mortgage, Inc.	Oak Brook	IL
Continental Mortgage Corporation U.S.A.	Southfield	MI
Copeland Mortgage Services, Inc	Okemos	MI
Coppess, Charles Richard	Lansing	MI
Countrywide Home Loans, Inc.	Detroit	MI
Countrywide Home Loans, Inc.	Ann Arbor	MI
Countrywide Home Loans, Inc.	Grand Rapids	MI
Countrywide Home Loans, Inc.	Lathrup Village	MI
Countrywide Home Loans, Inc.	Troy	MI
Countrywide Home Loans, Inc.	Waterford	MI
Countrywide Home Loans, Inc.	Farmington Hills	MI
Countrywide Home Loans, Inc.	Pasadena	CA
Countrywide Home Loans, Inc.	Farmington Hills	MI
Countrywide Home Loans, Inc.	Livonia	MI
Countrywide Home Loans, Inc.	Toledo	OH
Crestar Mortgage Corporation	Schaumburg	IL
Crestar Mortgage Corporation	Richmond	VA
Crum, William Revall	Southfield	MI
Crystal Mortgage Company, Inc.	Burton	MI
Custom Mortgage, Inc.	Indianapolis	IN
Dallo, Khaled A.	Southfield	MI
Decision One Mortgage Company, L.L.C.	Livonia	MI
Direct Mortgage Group	Birmingham	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Ditech Funding Corporation	Irvine	CA
Diversified Mortgage Finance, Inc.	Lansing	MI
DMR Financial Services, Inc.	Southfield	MI
Dollar Mortgage Corporation	La Mesa	CA
Drake, Markley Adam	Portage	MI
Dynasty Funding Corp.	Farmington Hills	MI
E.Z. Financial and Mortgage, Inc.	Grandville	MI
Eastern Mortgage Services, Inc.	Trevose	PA
Emergent Mortgage Corp.	Pickens	SC
Emergent Mortgage Corp.	Indianapolis	IN
Emergent Mortgage Corp. / dba Homegold	Phoenix	AZ
Empire Funding Corp.	Troy	MI
Engweiler, Craig Conrad	Muskegon	MI
Equi-Financial, L.P.	East Providence	RI
Equicredit Corporation of MI	Grand Rapids	MI
Equicredit Corporation of MI	Southfield	MI
Equicredit Corporation of MI	Troy	MI
Equicredit Corporation of MI	South Bend	IN
Equicredit Corporation of MI	Lansing	MI
Equicredit Corporation of MI	Toledo	OH
Equicredit Corporation of MI	Jacksonville	FL
Equisource Home Credit, Inc.	Birmingham	MI
Equitrust Mortgage Corporation	Livonia	MI
Equitrust Mortgage Corporation	Grand Rapids	MI
Equity Funding & Associates, Inc.	West Bloomfield	MI
Equity One, Inc.	East Lansing	MI
Equity One, Inc.	Troy	MI
Equityline Financial Services, Inc.	Aurora	CO
Evergreen Mortgage Corporation	Grand Rapids	MI
Excel Mortgage Corporation	Grand Rapids	MI
Exchange Mortgage Corporation	Southfield	MI
Executec Mortgage Corporation	Farmington Hills	MI
Faletti, Douglas	Farmington Hills	MI
Faraj, Asaad	Southfield	MI
Faraj, Ramzi B.	Southfield	MI
Farchione, Rose Anna	Farmington Hills	MI
Federal Mortgage Corporation, Inc.	Farmington Hills	MI
Fieldstone Mortgage Company	Baltimore	MD



## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Finance America Corporation of Maryland	College Park	MD
Financial Mortgage Corporation	Grosse Pointe Woods	MI
First Alliance Mortgage Company	Bingham Farms	MI
First Consumers Mortgage, Inc.	Walnut Creek	CA
First Financial Funding Corporation	Northville	MI
First International, Inc. / dba First International Mortgage Corporation dba FIMC	Birmingham	MI
First Merchants Residential Credit Corporation	Fort Worth	TX
First Mortgage America	Southfield	MI
First Mountain Mortgage Corp.	Southfield	MI
First Mountain Mortgage Corp.	Flint	MI
First National Home Finance Corporation	San Diego	CA
First Preferred Mortgage Co.	Port Huron	MI
Firstplus Financial, Inc.	Dallas	TX
Ford, Scott	Farmington Hills	MI
Freedom Mortgage & Financial Services, Inc.	Highland	IN
Freedom Mortgage Corporation	Salt Lake City	UT
FSC Corporation / dba FSC Mortgage Corporation	Pittsburgh	PA
FT Mortgage Companies / dba Sunbelt National Mortgage	Sterling Heights	MI
FT Mortgage Companies	Plymouth	MI
Full Spectrum Lending, Inc.	Pasadena	CA
Full Spectrum Lending, Inc.	Plano	TX
Gamber, Danny C.	Monroe	MI
GE Capital Mortgage Services, Inc.	Warwick	RI
GE Capital Mortgage Services, Inc.	Phoenix	AZ
GEM Business Group, Inc. / dba Premier Lending Group	St. Clair Shores	MI
Getzin, Paul A. & Lynn M. / dba West Michigan Financial Services	Grand Rapids	MI
Gill, Kenneth Oliver	Southfield	MI
Ginger Mae, Inc.	Baton Rouge	LA
Global Mortgage Co.	Kentwood	MI
Gold, Irina E.	Southfield	MI
Golden Eagle Investments, Inc. / dba Golden Eagle Capital / dba GEC Mortgage	Pontiac	MI
Golden Way Security Corporation	Livonia	MI
Goldleaf Mortgage Corp.	Grand Rapids	MI
Goonis, Daniel L.	Farmington Hills	MI
Grassmid, Alma Jean	Holland	MI
Griswold Mortgage Company	Southfield	MI
Group One Mortgage Corporation	Livonia	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Guild Mortgage Company	San Diego	CA
Gupta, Chhote Lal	Southfield	MI
Harris Financial Group, Inc.	Troy	MI
Hawkins, Gary A.	Farmington Hills	MI
Hearthside Mortgage Co.	Warren	MI
Heartland Home Finance, Inc.	Middleburg Heights	OH
Heartwell Mortgage Corporation	Grand Rapids	MI
Hekman, James Henry	Holland	MI
Hemmerly, Carol Anne	Troy	MI
Hilton Mortgage Corporation	Clarkston	MI
Home Equity USA, Inc.	Atlanta	GA
Homecomings Financial Network, Inc.	Dallas	TX
Homecomings Financial Network, Inc.	Fort Lauderdale	FL
Homecomings Financial Network, Inc.	Minneapolis	MN
Homecomings Financial Network, Inc.	Petaluma	CA
Homecomings Financial Network, Inc.	Rolling Meadows	IL
Homecomings Financial Network, Inc.	West Bloomfield	MI
Homecomings Financial Network, Inc.	San Diego	CA
Homefirst National, Inc.	Earth City	MO
Homeowners Mortgage & Equity, Inc.	Austin	TX
Homestead Mortgage Company, (The)	Southfield	MI
Horizon Mortgage Corporation	Hinsdale	IL
Horne, Darryl Keith	Southfield	MI
Household Realty Corporation	Toledo	OH
ICA Mortgage Company	Southfield	MI
Ideal Mortgage Corporation	Southfield	MI
IMCO Corporation	Southfield	MI
Imhoff, Kevin J.	Lansing	MI
Investors Mortgage Corporation	Farmington Hills	MI
Ireland, Erik William	Farmington Hills	MI
Irwin Home Equity Corporation	Columbus	IN
Ivy Mortgage Corp.	Belle Mead	NJ
JAM Consultants, Inc.	Alexandria	IN
Jilek, James J.	Muskegon	MI
John Adams Mortgage Company	Farmington Hills	MI
Jones, Ann Jennetta	Southfield	MI
Kalamazoo Mortgage Company	Kalamazoo	MI
Kaye Financial Corporation	Bloomfield Hills	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
King Financial, Inc.	Rochester Hills	MI
Klaus, Kriss K.	Lapeer	MI
Koprowski, Rose A.	New Baltimore	MI
Korson, Michael	Sterling Heights	MI
Kovarik, Craig A.	Farmington Hills	MI
Kulaszewicz, Robert Anthony	Grand Rapids	MI
Lafave, Michael J.	Livonia	MI
Lafave, Scott Joseph	Farmington Hills	MI
Lee, Clarence, Jr.	Farmington Hills	MI
Lee, Michael J.	Farmington Hills	MI
Leitner, Gary	Farmington Hills	MI
Lenderman, Leslie Ann	Rochester	MI
Lewicki, Theodore A. / dba A-1 Mortgage	Waterford	MI
Lighthouse Mortgage Incorporated	West Bloomfield	MI
Lincoln Mortgage Corporation	Farmington Hills	MI
Long Beach Mortgage Company	Southfield	MI
Long Beach Mortgage Company	Orange	CA
Long Beach Mortgage Company	Sacramento	CA
Lownds, Dan G.	Muskegon	MI
Mainstreet Mortgage, Inc. / dba FIFC	Birmingham	MI
Manuel, James William	Farmington Hills	MI
Mayles, John Herman	Shelby Township	MI
MBNA Consumer Services, Inc.	Newark	DE
McAboy, Louis	Farmington Hills	MI
McCarroll, Heidi L.	Livonia	MI
McDonald, Paulette	Southfield	MI
McDougall, Thomas Lawrence	Bay City	MI
McKimmy, Donald K.	Bad Axe	MI
McLaughlin, James Earl	Farmington Hills	MI
Meeks, Shirley A.	Jackson	MI
Mego Mortgage Corporation	Atlanta	GA
Merrill Lynch Credit Corporation	Jacksonville	FL
Merrill Lynch, Pierce, Fenner & Smith, Incorporated	New York	NY
Metro Mortgage Corporation	Northville	MI
Metropolitan Financial Michigan	Orange	CA
MICA Mortgage Corporation	Troy	MI
Michigan Fidelity Acceptance Corporation	Southfield	MI
Michigan Mortgage Exchange, Inc.	Warren	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Michigan Mortgage Lenders Corp.	Bloomfield Hills	MI
Miller, Gail Louise	Ann Arbor	MI
Miller, Marvin S.	Jackson	MI
Miller, Shellane Marie	Grand Rapids	MI
Moceri, Jerome Thomas	Grand Blanc	MI
Modrich, Thomas	Farmington Hills	MI
MOFC, Inc. / dba Consumer One Financial	Birmingham	MI
More Equity of Delaware, Inc.	Farmington Hills	MI
Morey, Carolyn	Grand Rapids	MI
Mortgage America (IMC), Inc.	Farmington Hills	MI
Mortgage America (IMC), Inc.	Bay City	MI
Mortgage House, Incorporated (The)	Holland	MI
Mortgage Institute of Michigan, Inc.	Southfield	MI
Mortgage Sources, Inc.	Birmingham	MI
Mortgage Specialists Incorporated	Clawson	MI
Mosteller, Richard B.	Troy	MI
Mountain States Mortgage Centers, Inc.	Sandy	UT
Mutual Financial Services Inc.	Farmington	MI
N.E.C. of Michigan Inc.	Clifton Park	NY
National Lending Center, Inc., A Michigan Corporation	Deerfield Beach	FL
Nelson, Lewis H. Jr.	Farmington Hills	MI
Neracher, Douglas J.	Portage	MI
Niezgoda, Thomas Gerard	Troy	MI
NLC Holdings, Inc.	Deerfield Beach	FL
NLC Holdings, Inc.	Lombard	IL
North American Mortgage Company	Santa Rosa	CA
North American Mortgage Company	Santa Rosa	CA
North American Mortgage Company	Clarkston	MI
North American Mortgage Company	Southgate	MI
North American Mortgage Company	Grand Rapids	MI
North American Mortgage Company	Troy	MI
North American Mortgage Company	St. Clair Shores	MI
Norwest Financial Indiana, Inc.	Mishawaka	IN
Norwest Financial Indiana, Inc.	Fort Wayne	IN
Norwest Financial Ohio 1, Inc.	Toledo	OH
Norwest Financial Ohio 1, Inc.	Toledo	OH
Norwest Financial Ohio 1, Inc.	Oregon	OH
Norwest Mortgage, Inc.	Clinton Township	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Norwest Mortgage, Inc.	Troy	MI
Norwest Mortgage, Inc.	Waterford	MI
Norwest Mortgage, Inc.	Grand Rapids	MI
Old Republic Insured Financial Acceptance Corporation	Southfield	MI
Pacesetter Mortgage Company, Inc.	Okemos	MI
Pacific Thrift & Loan Company	Walnut Creek	CA
Patrello, Charles	White Lake Township	MI
Pelleschi, Michael P.	Orion	MI
PHH Mortgage Services Corporation	Mount Laurel	NJ
Pillar Financial Corporation /dba Pillar Mortgage / dba A+ Mortgage	Waterford	MI
Pioneer Mortgage, Inc.	Novi	MI
Pletcher, Dewayne Bently Jr.	Portage	MI
Plymouth Capital Company, Inc.	Plymouth	MN
PNC Mortgage Corp. of America	Lombard	IL
Podmokly, Thaddeus Henry, II	Farmington Hills	MI
Polgar, Michael Thomas	Farmington Hills	MI
Polsinelli, Gary A.	Farmington Hills	MI
Porter, Leslie W.	Grand Rapids	MI
Porter, Wayne C.	Grand Rapids	MI
Preferred Mortgage Services, Inc.	Jenison	MI
Prestige Financial Services Corporation	Deerfield Beach	FL
Priestly, Larry Gonzalo	Southfield	MI
Primerica Financial Services Home Mortgages, Inc.	Duluth	GA
Prism Mortgage Company	Southfield	MI
Professional Lending Group / dba PLG Funding Corp.	Southfield	MI
Professional Mortgage Services, Inc.	South Lyon	MI
Progressive Mortgages, Inc.	East Lansing	MI
R-B Financial/Mortgages, Inc.	Sterling Heights	MI
Reaume, Paul J.	Rochester	MI
Reinhold, Charles P.	Troy	MI
Residential Money Centers, Inc.	Montvale	NJ
Residential Money Centers, Inc.	Indianapolis	IN
Resource One Consumer Discount Company, Inc.	Southfield	MI
Resource One Consumer Discount Company, Inc.	Langhorne	PA
Rock Financial Corporation / dba Boulder Financial	Bingham Farms	MI
Rodgers, Teresa C.	Redford	MI
Ross Mortgage Corporation	Oak Park	MI
Royal Mortgage, Inc.	Huntington Woods	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Ruble, Theodore A	Traverse City	MI
Rudder, Sherry Anne	Farmington Hills	MI
Samboy Financial, Inc.	Plymouth	MN
Sarandrea, Jeffrey Allen	Livonia	MI
Save Financial Group	Carmel	IN
Saxon Mortgage, Inc.	Glen Allen	VA
Seacoast Equities, Inc.	La Mesa	CA
Selhost Funding Corporation / dba Selhost Financial Corporation	Bloomfield Hills	MI
Setser, Daniel L.	Southgate	MI
Shelter Mortgage Company, L.L.C.	Brown Deer	WI
Shelter Mortgage Company, L.L.C.	Novi	MI
Shepherd, Beverly H.	Redford	MI
Sholtis, Mark S.	Kalamazoo	MI
Shore Financial Services, Inc. / dba Shore Mortgage	Brighton	MI
Shore Financial Services, Inc.	Taylor	MI
Shore Financial Services, Inc.	Birmingham	MI
Signature Mortgage Services Corporation	Ann Arbor	MI
Simmons, Bobbie J.	Flint	MI
Source One Mortgage Services Corporation	West Bloomfield	MI
Southern Pacific Funding Corporation	Lake Oswego	OR
Spears, Henry R.	Lansing	MI
St. James Servicing Corporation	Bloomfield Hills	MI
Stanaway, David Lynn	Lansing	MI
Standard Mortgage Services Corporation	Crown Point	IN
Sterling Funding Corporation	Rancho Santa Margarita	CA
Sterling Mortgage & Investment Co.	Farmington Hills	MI
Sternberg, Harold Laurence	Southfield	MI
Stiekes, Naomi M.	Warren	MI
Suburban Mortgage Corp.	Rochester Hills	MI
Summit Mortgage Services, Inc.	Southfield	MI
Suntrust Financial Corp. / dba Sun Home Financial Co.	West Bloomfield	MI
Sysol, Frederick John	Woodhaven	MI
T.A.R. Preferred Mortgage Corporation / dba Pacific Prime Mortgage	Irvine	CA
Tate, Jeffrey Marcus	Farmington Hills	MI
Taylor, Tyrone A.	Southfield	MI
Teper, David	Dearborn	MI
Tepper, Michael S.	Livonia	MI
Todd, Timothy John	Grand Rapids	MI
Towne Mortgage Company	Sterling Heights	MI

## SECONDARY MORTGAGE LICENSEES (CONTINUED)

Licensee	City	State
Triad Mortgage Corporation	Ann Arbor	MI
UC Lending	Flint Township	MI
UC Lending	Kalamazoo	MI
UC Lending	Okemos	MI
UC Lending	Wyoming	MI
UC Lending	Troy	MI
UC Lending	Baton Rouge	LA
UC Lending	Livonia	MI
UC Lending	Sylvania	OH
UC Lending	Taylor	MI
Unicor Mortgage, Inc.	Baton Rouge	LA
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Sylvania	OH
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Livonia	MI
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Kalamazoo	MI
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Wyoming	MI
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Okemos	
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Troy	MI
United Companies Lending Corporation / dba Unicor Mortgage A Division of United Companies Lending Corporation	Taylor	MI
United Companies Lending Corporation	Flint Township	MI
United Mortgagee, Inc.	Virginia Beach	VA
Uzansky, Victor S.	Farmington Hills	MI
Van Dyk Mortgage Corporation	Grand Rapids	MI
Walker, Jr., James B.	Southfield	MI
Walsh Securities, Inc. of Delaware	Farmington Hills	MI
Ware, Monta Lucretia	Detroit	MI
Wellington Equity Group, L.L.C. / dba Wellington Mortgage Company	Madison Heights	MI
White, Mark	Southfield	MI
Willey, Allen P.	Rochester	MI
Willey, Brian F.	Farmington Hills	MI
Windsor Capital Mortgage Corporation	Cardiff	CA
WMA Mortgage Services, Inc.	Norcross	GA
World Wide Financial Corporation	Birmingham	MI
York Financial Inc.	Birmingham	MI

# SECONDARY MORTGAGE REGISTRANTS

## AS OF DECEMBER 31

Registrant	City	State
1st Premier Mortgage Co., Inc.	West Bloomfield	MI
A-One Mortgage Corporation / dba First Security Home Mortgage Corp.	Grand Rapids	MI
Advanta Mortgage Corp. USA	San Diego	CA
American Mortgage Reduction, Inc.	Owings Mills	MD
Angel Financial Services, Inc.	Drayton Plains	MI
Bayside First Mortgage, Inc.	Santa Ana	CA
Boss, John F.	Holland	MI
Broadmoor Financial Services, Inc.	Grand Rapids	MI
Cash Back Mortgage Corporation	Shaker Heights	OH
Centex Credit Corporation / dba Centex Home Equity Corporation	Dallas	TX
Chase Financial Corporation	Cleveland	OH
CIT Group/Consumer Finance, Inc. (The)	Livingston	NJ
Concept One Mortgage Corp.	Southfield	MI
Conti Mortgage Corporation	Hatboro	PA
Crest Financial Inc.	Southfield	MI
CTX Mortgage Company	Dallas	TX
Delta Funding Corporation	Woodbury	NY
DH Capital, L.L.C.	Cicero	IN
Elite Mortgage Corp.	Shelby Township	MI
Emergent Mortgage Corp. / dba Homegold	Greenville	SC
Empire Mortgage, Inc.	Redford	MI
Equicredit Corporation of America	Jacksonville	FL
Equity Group Financial, Inc. (The)	Livonia	MI
Exchange Financial Corporation	Grand Rapids	MI
Express Mortgage Brokers, Inc.	Farmington Hills	MI
Family Equity, Inc.	Southfield	MI
Financial Resource Services, Inc. / dba Mortgage Resources	Pleasant Lake	MI
First Franklin Financial Corporation	San Jose	CA
Fleet Mortgage Corp.	Columbia	SC
GMAC Mortgage Corporation	Horsham	PA
Golden Mortgage Corporation	Bloomfield Hills	MI
Headlands Mortgage Company	Larkspur	CA
Home America Financial Services, Inc.	Indianapolis	IN
Homeside Lending, Inc.	Jacksonville	FL
IMC Mortgage Company	Tampa	FL
MCA Mortgage Corporation	Southfield	MI
McGuire Mortgage Company	Prairie Village	KS



## SECONDARY MORTGAGE REGISTRANTS (CONTINUED)

Registrant	City	State
Morcap, Inc.	Atlanta	GA
Mortgage Company of Michigan, Inc. (The)	Rochester	MI
Mortgage Lenders Network, USA, Inc.	Middletown	CT
Mortgage Plus, Inc. / dba Patriot Mortgage dba Premiere Mortgage Plus / dba Preferred Mortgage Plus	Grand Rapids	MI
New Century Mortgage Corporation	Irvine	CA
NF Investments, Inc.	Atlanta	GA
Norwest Mortgage, Inc.	Des Moines	IA
Oakland Mortgage Corporation / dba First Savers Financial Corp.	Bloomfield Hills	MI
Omega Mortgage Corporation	Livonia	MI
Pinnfund, USA	San Diego	CA
Professional Loan Brokers, Inc. / dba Professional Loan Funding	St. Joseph	MI
Remington Mortgage, Inc. / dba Remington Home Lending, Inc.	Southfield	MI
Selective Mortgage Company	Grosse Pointe Woods	MI
Sente Financial Corporation	Sacramento	CA
Tranex Financial, Inc.	Southfield	MI
Transamerica Mortgage Company	Dallas	TX
Treo Funding, Inc.	Lake Oswego	OR
Washington Mortgage Services, Inc. / dba Home Mortgage USA	Federal Way	WA
WMC Mortgage Corp.	Woodland Hills	CA